

# Office of Attorney General Terry Goddard



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**FOR IMMEDIATE RELEASE**

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## \*\*\* Consumer Advisory \*\*\*

### **Shoppers Should Check Fees, Expiration Dates on Gift Cards**

(Phoenix, Ariz. – Nov. 22, 2005) Can't find a gift for that special someone who has everything? A gift card could be the right choice. Attorney General Terry Goddard today reminded consumers to be aware that many cards come with fees and expiration dates.

A new law requires that paper (but not plastic) gift cards sold after October 31, 2005, disclose any fees and expiration dates on the front of each card. The law requires any gift card subject to an expiration date or fee to have a printed disclosure visible to the consumer before the purchase.

For gift cards purchased over the Internet, any fees or expiration dates must be disclosed prior to purchase. For cards purchased by phone, the sales representative must tell the customer about any fees or expiration dates before purchase.

When shopping for gift cards, consumers should check:

- **Service fees:** Some stores will charge a fee to purchase the gift card.
- **Expiration dates:** Some cards expire a year or less after purchase.
- **Dormancy fees:** These fees typically kick in if the card is not used within a set time — usually between six months and a year. The fee can be as high as \$2 per month.
- **Balance/maintenance fee:** Like the dormancy fee, this charge applies if the card is used but not exhausted. Typically, the charges kick in every month after a set time when the balance is not used, deducting a low percentage of the remaining balance each month.
- **Cash back limits:** If the card is used for merchandise valued at less than the certificate's value, there may be no way to get cash back.
- **Use of gift card:** Some companies offer gift cards that can be used at all stores in a shopping mall. Other gift cards have major credit card logos on them and are

accepted in numerous stores across the country. If the gift card is a store-specific card, remember to ask if the card can be used for online purchases.

Terms and fees are sometimes printed on the back of the card. Other times the store may refer buyers to a Web site. Make sure you understand all the conditions before purchasing.

If you believe you have been a victim of fraud, please contact the Arizona Attorney General's Office at 602.542.5763 in Phoenix; 520.628.6504 in Tucson; or 1.800.352.8431 outside the metro areas. You can also file an online complaint by visiting [www.azag.gov](http://www.azag.gov). If you would like to file a complaint in person, the Attorney General's Office has 16 satellite offices throughout the state with volunteers available to help. Please visit the Web site for locations and hours of operation.

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